

## **EXHIBIT F**

Robert L. Hyde (SBN: 227183)  
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Attorneys for Plaintiff  
Jessica Costa

**UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF CALIFORNIA**

**JESSICA COSTA,**  
  
**PLAINTIFF,**  
  
**V.**  
  
**NATIONAL ACTION  
FINANCIAL SERVICES AND  
DEFENDANT ELIZABETH  
DOE,**  
  
**DEFENDANTS.**

**CASE NO.: 05-2084 FCD KJM**

**DECLARATION OF RONALD WILCOX  
IN SUPPORT OF REQUEST FOR  
APPROVAL OF ATTORNEYS FEES**

**HON. FRANK C. DAMRELL JR.**

I, Ronald Wilcox, declare:

1. I am an attorney licensed to practice before all California courts and admitted to practice before the federal courts in the Northern District and Eastern District of California. I am submitting this declaration at the request of Joshua B. Swigart in support of his request for attorney's fees, as allowed under both state and federal law. If called as a witness, I could and would testify to the matters herein from personal knowledge.

2. I am the principle for the Law Office of Ronald Wilcox. I am a practicing attorney in the area of consumer rights litigation and have been admitted to practice since 1995.
3. In my capacity as an attorney in a number of individual actions, I have had the opportunity to see the fees charged by other counsel in those cases. I understand that Joshua B. Swigart and Robert L. Hyde are billing at a rate of \$315 for their services in this case and asking for an award of fees based upon that hourly rate. Based upon my experience, those hourly rates are reasonable and consistent with the rates charged by attorney's with similar expertise the California legal community.
4. In a recent Fair Debt Collection Practices Act case I handled, a California law firm representing the Defendant debt collector was billing out an associate with 3 years experience at the rate of \$325 per hour.
5. My current billing rate is \$325 per hour. In 2005 and 2006 five courts approved my then billing rate of \$300 per hour.
6. I have had personal experience collaborating with both Joshua B. Swigart and Robert L. Hyde, have observed their work, and believe their hourly rate of \$315 per hour is certainly justified.

I declare under the penalty of perjury that he above is true and correct.

Executed under the law of the State of California at San Jose, California on  
February 28, 2008

/s/Ronald Wilcox

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Ronald Wilcox